

A Correlation:
TEXAS
Academic Standards
and
Junior Achievement
Capstone Programs



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[Texas Standards - TEKS](#)

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the state Social Studies Framework. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

JA Finance Park Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>Economics</p> <p>(17) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:</p> <p>(A) assess ways to be a wise investor in the stock market and in other personal investment options such as developing a personal retirement plan;</p> <p>(B) explain how to begin a savings program;</p> <p>(C) demonstrate how to maintain a checking account, including reconciling a bank statement;</p> <p>(D) identify the types of loans available to consumers;</p> <p>(E) explain the responsibilities and obligations of borrowing money; and</p> <p>(F) develop strategies to become a low-risk borrower by improving and understanding one's personal credit score.</p>	<p>Financial Math</p> <p>(5) The student applies mathematical process standards to demonstrate an understanding of the various financial institutions and accounts. The student is expected to:</p> <p>(A) demonstrate an understanding of various forms of financial exchange, including cash, checks, credit cards, debit cards, and electronic funds transfers;</p> <p>(B) identify and explain the advantages and disadvantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 7. A, B, C, F, G 9. D 11. A 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 10. A, B, C, D</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>Government</p> <p>(13) Citizenship. The student understands the difference between personal and civic responsibilities. The student is expected to:</p> <p>(A) describe scenarios where good citizenship may require the subordination of personal desire for the sake of the public good;</p> <p>(B) explain the responsibilities, duties, and obligations of citizenship such as being well informed about civic affairs, serving in the military, voting, serving on a jury, observing the laws, paying taxes, and serving the public good; and</p> <p>(C) describe the voter registration process and the criteria for voting in elections.</p>	<p>Financial Math</p> <p>(3) The student applies mathematical process standards to demonstrate an understanding of employment earnings. The student is expected to:</p> <p>(A) identify sources of income, including wages and salaries, interest, rent, dividends, and capital gains;</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 7. A, B, C, F, G 9. D 11. A 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 10. A, B, C, D</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>Advanced Studies</p> <p>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:</p> <p>(A) analyze the relationship between his or her interests and career/discipline;</p>	<p>Career Preparation II</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</p> <p>Financial Math</p> <p>(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:</p> <p>(B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;</p>	<p>110.7 Grade 5</p> <p>1. A, B, C, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 7. A, B, C, F, G 9. D 11. A 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 9. A 10. A, B, C, D</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price</p>	<p>Career Development – Applied Math</p> <p>(2) The student uses mathematical concepts of algebra to explain linear and non-linear applications in business and industry situations. The student is expected to:</p> <p>(B) distinguish the purpose and difference of a linear and non-linear increase and decrease of a variable with time such as cost or profit;</p> <p>(C) write systems of equations and inequalities from real-life situations that compare "best deal opportunities" with profit and expenses in businesses;</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 7. A, B, C, F, G 9. D 11. A, B, C ^{ELO} 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 9. A 10. A, B, C, D, E, F</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Government</p> <p>(13) Citizenship. The student understands the difference between personal and civic responsibilities. The student is expected to:</p> <p>(A) describe scenarios where good citizenship may require the subordination of personal desire for the sake of the public good;</p> <p>(B) explain the responsibilities, duties, and obligations of citizenship such as being well informed about civic affairs, serving in the military, voting, serving on a jury, observing the laws, paying taxes, and serving the public good; and</p> <p>(C) describe the voter registration process and the criteria for voting in elections.</p>	<p>Career Preparation II</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4. 6. B, C, D, E, F, G, H 7. A, B, C, F, G 9. D 11. A, B, C ^{ELO} 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 9. A 10. A, B, C, D</p>

JA BizTown Adventures

Session Details	Social Studies	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price</p>	<p>Career Development – Project-Based Research</p> <p>(5) The student uses technology needed to complete a research project. The student is expected to:</p> <p>(A) use search engines, databases, and other digital electronic tools effectively to locate information</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 9. D 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 10. A, B, C, D</p>
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price</p>	<p>Applied Math</p> <p>(5) The student uses mathematical processes with graphical and numerical techniques to study patterns and analyze data related to finance. The student is expected to:</p> <p>(A) use rates and linear functions to solve problems involving finance and budgeting, including compensations and deductions;</p> <p>Financial Math</p> <p>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:</p> <p>(A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 9. D 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 10. A, B, C, D</p>

JA BizTown Adventures

Session Details	Social Studies	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price</p>	<p>Career Preparation II</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 9. D 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 10. A, B, C, D</p>
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price</p>	<p>Extended Career Preparation</p> <p>(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:</p> <p>(A) participate in a paid work-based application of previously studied knowledge and skills related to career and technical education;</p> <p>(B) participate in training, education, or preparation for licensure, certification, or other relevant credentials to prepare for employment;</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 9. D 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 9. A 10. A, B, C, D</p>

JA BizTown Adventures

Session Details	Social Studies	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Career and Technical Education - Money Matters</p> <p>(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:</p> <p>(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;</p>	<p>110.7 Grade 5</p> <p>1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 9. D 13. A, B, C, D, E</p>	<p>111.7. Grade 5</p> <p>1. A, B, C, D, E 2. A, C 3. A, B, D 4. B, E 9. A 10. A, B, C, D</p>

JA Finance Park

Unit Description	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>Advanced Studies</p> <p>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:</p> <p>(A) analyze the relationship between his or her interests and career/discipline;</p> <p>(B) review literature from varied sources from the selected career or discipline</p>	<p>Career Preparation I</p> <p>(8) The student evaluates personal attitudes and work habits that support career retention and advancement. The student is expected to:</p> <p>(B) describe entrepreneurial opportunities in the occupational area;</p> <p>Career Preparation II</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D</p> <p>2. A, B</p> <p>3.</p> <p>5. A, B, C, F, G, H, I</p> <p>6. C, D, E, F</p> <p>8. D</p> <p>12. A</p>	<p>111.26. Grade 6</p> <p>1. A, B, C, D, E</p> <p>14. H</p> <p>111.26. Grade 7</p> <p>1. A, B, C, D, E</p> <p>13. A</p> <p>111.26. Grade 8</p> <p>1. A, B, C, D, E</p> <p>12. F</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>Advanced Studies</p> <p>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:</p> <p>(A) analyze the relationship between his or her interests and career/discipline;</p> <p>(B) review literature from varied sources from the selected career or discipline</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p> <p>(A) develop a budget based on personal financial goals;</p> <p>(B) explain the benefits of saving and investing;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D</p> <p>2. A, B</p> <p>3.</p> <p>5. A, B, C, F, G, H, I</p> <p>6. C, D, E, F</p> <p>8. D</p> <p>12. A</p>	<p>111.26. Grade 6</p> <p>1. A, B, C, D, E</p> <p>4. B, E, G</p> <p>14.A, G, H</p> <p>111.26. Grade 7</p> <p>1. A, B, C, D, E</p> <p>13. A, E</p> <p>111.26. Grade 8</p> <p>1. A, B, C, D, E</p> <p>12. C, D, F</p>

JA Finance Park

Unit Description	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>Personal Finance Literacy</p> <p>(8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to: (A) compare and contrast sources of credit such as banks, merchants, peer-to-peer, payday loans, and title loans;</p> <p>(9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to: (A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit; (B) describe how to access and interpret a sample credit report and score;</p>	<p>Career and Technical Education - Money Matters</p> <p>(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to: (A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D 2. A, B 3. 5. A, B, C, F, G, H, I 6. C, D, E, F 8. D 12. A</p>	<p>111.26. Grade 6 1. A, B, C, D, E 4. B, E, G 14. B, D, E, F</p> <p>111.26. Grade 7 1. A, B, C, D, E 13. A, E</p> <p>111.26. Grade 8 1. A, B, C, D, E 12. A, B, D, E, F</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to: (C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to: (A) develop a budget based on personal financial goals; (B) explain the benefits of saving and investing;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D 2. A, B 3. 5. A, B, C, F, G, H, I 6. C, D, E, F 8. D 12. A</p>	<p>111.26. Grade 6 1. A, B, C, D, E 4. B, E, G 14. H</p> <p>111.26. Grade 7 1. A, B, C, D, E 13. A, B, D, E</p> <p>111.26. Grade 8 1. A, B, C, D, E 12. F</p>

JA Finance Park

Unit Description	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	TEKS ELA	TEKS Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Financial Math</p> <p>(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:</p> <p>(A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;</p> <p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p> <p>(A) develop a budget based on personal financial goals;</p> <p>(B) explain the benefits of saving and investing;</p>	<p>110.22 Grade 6-8</p> <p>1. A, B, D</p> <p>2. A, B</p> <p>6. C, D, E, F, H</p> <p>12. A, B, D, D</p>	<p>111.26. Grade 6</p> <p>1. A, B, C, D, E</p> <p>4. B, E, G</p> <p>14. B, D, E, F</p> <p>111.26. Grade 7</p> <p>1. A, B, C, D, E</p> <p>13. A, B, D, E, F</p> <p>111.26. Grade 8</p> <p>1. A, B, C, D, E</p> <p>12. A, B, C, D, F, G</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	Texas Essential Knowledge and Skills
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>Advanced Studies</p> <p>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:</p> <p>(A) analyze the relationship between his or her interests and career/discipline;</p>	<p>Career Preparation II</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A,B,C,D, E, F, I</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A, B, C, D, E, F, I</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>Personal Finance Literacy</p> <p>(5) Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:</p> <p>(A) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund; (B) develop an intermediate-term saving and investing strategies</p> <p>(6) Saving and investing. The student understands the implementation of a saving and investing plan. The student is expected to:</p> <p>(A) discuss the role of financial institutions and markets in saving and investing; (B) demonstrate the impact of compound growth over time;</p>	<p>Career and Technical Education - Money Matters</p> <p>(11) The student identifies various investment strategies. The student is expected to:</p> <p>(B) evaluate investment goals and objectives as they relate to risk tolerance; (D) investigate long-term needs and financial goals, including retirement; and (E) investigate the factors that affect the value of investments.</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A,B,C,D, E, F, I</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A, B, C, D, E, F, I</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	Texas Essential Knowledge and Skills
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:</p> <p>(A) compare and contrast sources of credit</p> <p>(9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to:</p> <p>(A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit;</p> <p>(B) describe how to access and interpret a sample credit report and score;</p>	<p>Career and Technical Education - Money Matters</p> <p>(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:</p> <p>(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A,B,C,D, E, F, I</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A, B, C, D, E, F, I</p>
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p> <p>(A) develop a budget based on personal financial goals;</p> <p>(B) explain the benefits of saving and investing;</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A,B,C,D, E, F, I</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B 11. A, B, C, D, E, F, I</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Development; Financial Math; Career & Technical Education	Texas Essential Knowledge and Skills
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price.</p>	<p>Financial Math</p> <p>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process.</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, C, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B, C, D, E 11. A, C, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, C, D 2. A, B 5. A, B, C, D, F, G, H, I 9. A, B, C, D, E 11. A, C, E, F, G, I</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies	Career Development; Financial Math; Career & Technical Education	TEKS English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>NA RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>	<p>Career Preparation II</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</p> <p>Financial Math</p> <p>(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:</p> <p>(B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D</p> <p>2. A</p> <p>4. B, C, E</p> <p>5. A, B, C, D, F, G, H</p> <p>11. A, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D</p> <p>2. A</p> <p>4. B, C, E</p> <p>5. A, B, C, D, F, G, H</p> <p>11. A, E, F</p>
<p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(A) reconcile a bank statement with personal records to ensure the accuracy of deposits, withdrawals, and transfer activities;</p> <p>(B) track income and expenses and develop an income statement;</p> <p>(3) Earning and spending. The student analyzes components of compensation from employment. The student is expected to:</p> <p>(B) identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes; and</p> <p>(C) calculate gross and net pay using information on a paycheck.</p>	<p>NA</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D</p> <p>2. A</p> <p>4. B, C, E</p> <p>5. A, D, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D</p> <p>2. A</p> <p>4. B, C, E</p> <p>5. A, D, E, F</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies	Career Development; Financial Math; Career & Technical Education	TEKS English Language Arts
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>Personal Finance Literacy</p> <p>(15) College and postsecondary education and training. The student recognizes the costs and benefits of various types of college, postsecondary education, and training. The student is expected to:</p> <p>(A) analyze the relationship between education and training and earnings;</p> <p>(B) identify types of costs associated with college, postsecondary education, and training;</p> <p>(C) compare costs among postsecondary education and training institutions such as public universities, private universities, certification programs, and community colleges;</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future 	<p>Personal Finance Literacy</p> <p>(1) Earning and spending. The student understands how to set personal financial goals. The student is expected to:</p> <p>(A) differentiate between needs and wants in evaluating spending decisions;</p> <p>(B) investigate the student's money personality, including spending and saving propensity;</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods.</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p> <p>(A) develop a budget based on personal financial goals;</p> <p>(B) explain the benefits of saving and investing;</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, D, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, D, E, F</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies	Career Development; Financial Math; Career & Technical Education	TEKS English Language Arts
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions.</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(B) track income and expenses and develop an income statement;</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Financial Math</p> <p>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process.</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, D, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, D, E, F</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>Personal Finance Literacy</p> <p>(11) Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks. The student is expected to:</p> <p>(A) identify risk as potential loss of assets or earning potential;</p> <p>12 - Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk. The student is expected to:</p> <p>(G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage.</p>	<p>Career and Technical Education - Money Matters</p> <p>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies	Career Development; Financial Math; Career & Technical Education	TEKS English Language Arts
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>Personal Finance Literacy</p> <p>(11) Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks. The student is expected to:</p> <p>(B) apply risk management strategies, including avoiding, reducing, retaining, and transferring risk.</p>	<p>Career and Technical Education – Money Matters</p> <p>(11) The student identifies various investment strategies. The student is expected to:</p> <p>(A) evaluate different types of investments such as stocks, bonds, and property;</p> <p>Financial Math</p> <p>(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:</p> <p>(A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p>
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions.</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(B) track income and expenses and develop an income statement;</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Career Development</p> <p>(3) The student applies concepts of critical thinking and problem solving. The student is expected to:</p> <p>(A) employ critical-thinking skills with increased fluency both independently and in groups to solve problems and make decisions;</p>	<p>110.36. English Language Arts and Reading, English I</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p> <p>110.37. English Language Arts and Reading, English II</p> <p>1. A, B, D 2. A 4. B, C, E 5. A, B, C, D, F, G, H 11. A, E, F</p>

JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
Theme One: Employment and Income Extension Activities			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a successful entrepreneur. ▪ Examine personal entrepreneurial qualifications and characteristics. ▪ Develop a plan for building entrepreneurial skills. 	<p>Economics</p> <p>(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:</p> <p>(C) describe the economic factors of production: land, labor, capital, and entrepreneurship</p>	<p>Career Preparation I</p> <p>(8) The student evaluates personal attitudes and work habits that support career retention and advancement. The student is expected to:</p> <p>(B) describe entrepreneurial opportunities in the occupational area;</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. ▪ Develop a plan for preparing for job loss. ▪ Identify professional development and job retraining opportunities to help when job loss happens. 	<p>NA</p>	<p>Financial Math</p> <p>(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:</p> <p>(B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;</p>
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. ▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>NA</p>	<p>Career Preparation II</p> <p>(1) The student uses and evaluates employability skills to improve marketability within the workplace. The student is expected to:</p> <p>(A) refine a professional electronic portfolio such as a two- to four-year individual career plan of study, resume, cover letter, awards, commendations, and thank you letters;</p> <p>(B) obtain letters of recommendation;</p> <p>(C) expand personal communication skills; and</p> <p>(D) refine interview skills.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	<p>Personal Finance Literacy</p> <p>(3) Earning and spending. The student analyzes components of compensation from employment. The student is expected to:</p> <p>(B) identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes; and</p>	<p>Financial Math</p> <p>(3) The student applies mathematical process standards to demonstrate an understanding of employment earnings.</p>
Theme Two: Employment and Education Extension Activities			
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>Personal Finance Literacy</p> <p>(16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:</p> <p>(A) understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;</p>	<p>Financial Math</p> <p>(16) The student applies mathematical process standards to demonstrate an understanding of identity theft. The student is expected to:</p> <p>(D) identify different resources for acquiring funding for education after high school</p>
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>Personal Finance Literacy</p> <p>(15) College and postsecondary education and training. The student recognizes the costs and benefits of various types of college, postsecondary education, and training.</p>	<p>Career Preparation I</p> <p>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:</p> <p>(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</p>

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Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>NA</p>	<p>Financial Math</p> <p>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:</p> <p>(A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;</p>
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>Personal Finance Literacy</p> <p>(16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:</p> <p>(C) analyze the advantages and disadvantages of various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources such as work-study and military programs.</p>	<p>Financial Math</p> <p>(16) The student applies mathematical process standards to demonstrate an understanding of identity theft. The student is expected to:</p> <p>(D) identify different resources for acquiring funding for education after high school</p>
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>Personal Finance Literacy</p> <p>(16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:</p> <p>(A) understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;</p> <p>(B) research various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources such as work-study and military programs;</p>	<p>Financial Math</p> <p>(16) The student applies mathematical process standards to demonstrate an understanding of identity theft. The student is expected to:</p> <p>(D) identify different resources for acquiring funding for education after high school</p>

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Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
Theme Three: Financial Responsibility and Decision Making Extension Activities			
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one's needs. 	<p>Personal Finance Literacy</p> <p>8 - Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:</p> <p>(G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage.</p>	<p>NA</p>
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>Personal Finance Literacy</p> <p>4. (D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price.</p>	<p>Financial Math</p> <p>(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:</p> <p>(B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;</p>
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person's net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>Personal Finance Literacy</p> <p>(8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:</p> <p>(C) evaluate the impact of credit decisions on monthly budget, income statement, and net worth statement.</p> <p>(9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to:</p> <p>(A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit;</p>	<p>Career and Technical Education - Money Matters</p> <p>(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:</p> <p>(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;</p>

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Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>Economics</p> <p>(18) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions.</p> <p>Personal Finance Literacy</p> <p>(1) Earning and spending. The student understands how to set personal financial goals. The student is expected to:</p> <p>(C) demonstrate an understanding of the value and benefits of charitable giving;</p>	<p>NA</p>
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	<p>Personal Finance Literacy</p> <p>(1) Earning and spending. The student understands how to set personal financial goals. The student is expected to:</p> <p>(D) develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based.</p>	<p>CTE – Money Matters</p> <p>(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:</p> <p>(A) discuss the nature and benefits of financial planning; and</p> <p>(B) discuss the role of ethics and personal responsibility in financial planning.</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>NA</p>	<p>CTE – Money Matters</p> <p>(10) The student understands the purposes of financial service providers. The student is expected to:</p> <p>(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments;</p> <p>(D) explain loan evaluation criteria used by lending institutions;</p> <p>(E) summarize the components of a loan application package;</p> <p>F) calculate a home loan payment schedule;</p>

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Theme Four: Planning and Money Management Extension Activities			
Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. 	<p>(Personal Finance Literacy</p> <p>4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(C) compare total costs of alternative methods of payment</p>	<p>Career and Technical Education - Money Matters</p> <p>(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:</p> <p>(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;</p>
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p>	<p>Financial Math</p> <p>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:</p> <p>(A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;</p>
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>Personal Finance Literacy</p> <p>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</p> <p>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</p> <p>(5) Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:</p> <p>(A) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund;</p>	<p>Financial Math</p> <p>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:</p> <p>(A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;</p>

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Theme Five: Risk Management and Insurance Extension Activities			
Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Differentiate among the main types of auto insurance coverage. ▪ Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>Personal Finance Literacy</p> <p>(12) Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk. The student is expected to:</p> <p>(G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage.</p>	NA
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>Personal Finance Literacy</p> <p>(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</p> <p>(A) analyze costs and benefits of owning versus renting housing;</p>	NA

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Theme 6: Investing Extension Activities			
Extension Details	Extension Objectives	Social Studies Standards	Career Development; Financial Math; Career & Technical Education
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. 	<p>Personal Finance Literacy</p> <p>(6) Saving and investing. The student understands the implementation of a saving and investing plan.</p> <p>The student is expected to:</p> <p>(D) evaluate risk and return of various investment options, including stocks, bonds, and mutual funds.</p>	<p>Career and Technical Education – Money Matters</p> <p>(11) The student identifies various investment strategies. The student is expected to:</p> <p>(A) evaluate different types of investments such as stocks, bonds, and property;</p> <p>Financial Math</p> <p>(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:</p> <p>(A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;</p>
<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the benefits of funding retirement early. Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>Economics</p> <p>(17) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:</p> <p>(A) assess ways to be a wise investor in the stock market and in other personal investment options such as developing a personal retirement plan;</p>	<p>Financial Math</p> <p>(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:</p> <p>(A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;</p>